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**State:** District of Columbia **First Filing Company:** Graphic Arts Mutual Insurance Company, ...  
**TOI/Sub-TOI:** 17.1 Other Liability-Occ Only/17.1001 Commercial General Liability  
**Product Name:** Operations Suits Limited Legal Defense Costs  
**Project Name/Number:** /

## Filing at a Glance

Companies: Graphic Arts Mutual Insurance Company  
Republic-Franklin Insurance Company  
Utica Mutual Insurance Company

Product Name: Operations Suits – Limited Legal Defense Costs

State: District of Columbia

TOI: 17.1 Other Liability-Occ Only

Sub-TOI: 17.1001 Commercial General Liability

Filing Type: Rule

Date Submitted: 02/10/2020

SERFF Tr Num: UTCX-132209330

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 20001

Effective Date 08/01/2020

Requested (New):

Effective Date 08/01/2020

Requested (Renewal):

Author(s): Melissa Young

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):



**State:** District of Columbia**First Filing Company:** Graphic Arts Mutual Insurance Company, ...**TOI/Sub-TOI:** 17.1 Other Liability-Occ Only/17.1001 Commercial General Liability**Product Name:** Operations Suits Limited Legal Defense Costs**Project Name/Number:** /

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/10/2020

State Status Changed:

Deemer Date:

Created By: Melissa Young

Submitted By: Aneta Pawlowski

Corresponding Filing Tracking Number: UTCX-132209331

Filing Description:

To be more competitive in the Auto Dealers marketplace, we are revising our Limited Legal Defense Costs Coverage rule 8-MP-2470.

We are updating page in the following manner:

1)Renaming the rule for “Lemon Law – Limited Legal Defense Costs” to be “Operations Suits – Limited Legal Defense Costs”. We are implementing this name change for competitive reasons and to more accurately reflect the type of coverage being provided.

2)We have removed limits from the schedule.

A side by sides is attached to show the changes being made.

## Company and Contact

### Filing Contact Information

Melissa Young, Senior State Filings

melissa.young@uticanational.com

Coordinator

180 Genesee Street

800-598-8422 [Phone] 7342092 [Ext]

New Hartford, NY 13413

315-734-2680 [FAX]



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### Filing Company Information

Graphic Arts Mutual Insurance  
Company  
180 Genesee Street  
New Hartford, NY 13413  
(315) 734-2000 ext. [Phone]

CoCode: 25984  
Group Code: 201  
Group Name: Utica National  
Insurance Group  
FEIN Number: 13-5274760

State of Domicile: New York  
Company Type:  
State ID Number:

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Utica Mutual Insurance Company  
180 Genesee Street  
New Hartford, NY 13413  
(315) 734-2000 ext. [Phone]

CoCode: 25976  
Group Code: 201  
Group Name: Utica National  
Insurance Group  
FEIN Number: 15-0476880

State of Domicile: New York  
Company Type:  
State ID Number:

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Republic-Franklin Insurance  
Company  
2600 Corporate Exchange Drive  
Columbus, OH 43229-7601  
(614) 823-5300 ext. [Phone]

CoCode: 12475  
Group Code: 201  
Group Name: Utica National Ins  
Group  
FEIN Number: 31-4290270

State of Domicile: Ohio  
Company Type:  
State ID Number:

### Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:



State:	District of Columbia	First Filing Company:	Graphic Arts Mutual Insurance Company, ...
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability		
Product Name:	Operations Suits Limited Legal Defense Costs		
Project Name/Number:	/		

## Correspondence Summary

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Additional Rule - Operations Suits – Limited Legal Defense Costs	Melissa Young	02/11/2020	02/11/2020
Supporting Document	Side by Side	Melissa Young	02/11/2020	02/11/2020



<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Graphic Arts Mutual Insurance Company, ...
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability		
<b>Product Name:</b>	Operations Suits Limited Legal Defense Costs		
<b>Project Name/Number:</b>	/		

## Amendment Letter

Submitted Date: 02/11/2020

Comments:

Please disregard our original submission of the manual page and corresponding side by side; we inadvertently removed the limits from our manual page. Our original intent was just to remove them from the corresponding form. I apologize for the oversight.

Changed Items:

*No Form Schedule Items Changed.*

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Additional Rule - Operations Suits – Limited Legal Defense Costs	8-MP-2470 Ed. 10-2019	Replacement	UTCX-G128257924/8-MP-2470 Ed. 03-2012	02/11/2020 By:
<i>Previous Version</i>					
1	Additional Rule - Operations Suits – Limited Legal Defense Costs	8-MP-2470 Ed. 10-2019	Replacement	UTCX-G128257924/8-MP-2470 Ed. 03-2012	02/10/2020 By: Aneta Pawlowski

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Side by Side
<b>Comments:</b>	
<b>Attachment(s):</b>	8mp2470 Ed. 10-2019 to 03-2012.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	Side by Side
<b>Comments:</b>	
<b>Attachment(s):</b>	8mp2470 Ed. 10-2019 to 03-2012.pdf



<b>SERFF Tracking #:</b>	UTCX-132209330	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	20001
<hr/>					
<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Graphic Arts Mutual Insurance Company, ...		
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability				
<b>Product Name:</b>	Operations Suits Limited Legal Defense Costs				
<b>Project Name/Number:</b>	/				

## Rate Information

Rate data does NOT apply to filing.



State:	District of Columbia	First Filing Company:	Graphic Arts Mutual Insurance Company, ...
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability		
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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Additional Rule - Operations Suits Limited Legal Defense Costs	8-MP-2470 Ed. 10-2019	Replacement	UTCX-G128257924/8-MP-2470 Ed. 03-2012	2470 Ed 10-2019.pdf



## COMMERCIAL LINES MANUAL

### DIVISION SIX: GENERAL LIABILITY

#### EXCEPTION PAGE

#### ADDITIONAL RULE

#### Operations Suits – Limited Legal Defense Costs

##### A. Coverage

Costs for legal defense of suits filed by or on behalf of a customer who purchases goods or services from the insured in which such goods or services are alleged to be defective are covered. Regardless of the number of insureds, suits, or persons or organizations bringing suit, the most we will pay for the sum of all legal fees and expenses for any one suit is \$25,000. The most we will pay for the sum of all legal fees and expenses at any one location is \$50,000.

##### B. Eligibility

All auto service/dealers are eligible for this coverage.

##### C. Form

Attach Operations Suits – Limited Legal Defense Costs endorsement **8-E-3805**.

##### D. Premium

\$25 Flat Charge. This premium is not subject to further modification for increased limits, deviation, schedule and/or experience rating or package factor.

**NOTE:** If a Commercial Umbrella Liability Policy is written over a Coverage Part which includes the Operations Suits – Limited Legal Defense Costs endorsement, then Exclusion - Operations Suits Limited Legal Defense Costs, **8-UMC-93** must be attached to the umbrella policy.



<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Graphic Arts Mutual Insurance Company, ...
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1001 Commercial General Liability		
<b>Product Name:</b>	Operations Suits Limited Legal Defense Costs		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	Not applicable to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (P&C)
<b>Bypass Reason:</b>	Not applicable to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	Not applicable to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	Not applicable to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Side by Side
<b>Comments:</b>	
<b>Attachment(s):</b>	8mp2470 Ed. 10-2019 to 03-2012.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



# Text Comparison

## Documents Compared

2470 Ed 03-2012.pdf

2470 Ed 10-2019.pdf

## Summary

13 word(s) added

13 word(s) deleted

202 word(s) matched

2 block(s) matched



To see where the changes are, please scroll down.



## UTICA NATIONAL INSURANCE GROUP

## COMMERCIAL LINES MANUAL

## DIVISION SIX: GENERAL LIABILITY

## EXCEPTION PAGE

~~ADDITIONAL RULE~~~~Lemon Law~~ – Limited Legal Defense Costs

## A. Coverage

Costs for legal defense of suits filed by or on behalf of a customer who purchases goods or services from the insured in which such goods or services are alleged to be defective are covered. Regardless of the number of insureds, suits, or persons or organizations bringing suit, the most we will pay for the sum of all legal fees and expenses for any one suit is \$25,000. The most we will pay for the sum of all legal fees and expenses at any one location is \$50,000.

## B. Eligibility

All auto service/dealers are eligible for this coverage.

## C. Form

Attach ~~Lemon Law~~ – Limited Legal Defense Costs endorsement **8-E-3805**.

## D. Premium

\$25 Flat Charge. This premium is not subject to further modification for increased limits, deviation, schedule and/or experience rating or package factor.

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## UTICA NATIONAL INSURANCE GROUP

## COMMERCIAL LINES MANUAL

## DIVISION SIX: GENERAL LIABILITY

## EXCEPTION PAGE

**ADDITIONAL RULE****Operations Suits – Limited Legal Defense Costs****A. Coverage**

Costs for legal defense of suits filed by or on behalf of a customer who purchases goods or services from the insured in which such goods or services are alleged to be defective are covered. Regardless of the number of insureds, suits, or persons or organizations bringing suit, the most we will pay for the sum of all legal fees and expenses for any one suit is \$25,000. The most we will pay for the sum of all legal fees and expenses at any one location is \$50,000.

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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/24/2020		Supporting Document	Side by Side	02/11/2020	8mp2470 Ed. 10-2019 to 03-2012.pdf (Superceded)
01/07/2020		Rate	Additional Rule - Operations Suits – Limited Legal Defense Costs	02/11/2020	2470 Ed 10-2019.pdf (Superceded)



# Text Comparison

## Documents Compared

2470 Ed 03-2012.pdf

2470 Ed 10-2019.pdf

## Summary

13 word(s) added

68 word(s) deleted

147 word(s) matched

5 block(s) matched



To see where the changes are, please scroll down.



## UTICA NATIONAL INSURANCE GROUP

## COMMERCIAL LINES MANUAL

## DIVISION SIX: GENERAL LIABILITY

## EXCEPTION PAGE

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## UTICA NATIONAL INSURANCE GROUP

## COMMERCIAL LINES MANUAL

## DIVISION SIX: GENERAL LIABILITY

## EXCEPTION PAGE

**ADDITIONAL RULE****Operations Suits – Limited Legal Defense Costs****A. Coverage**

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### DIVISION SIX: GENERAL LIABILITY

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